

Presale information

CHILD INSURANCE

January 2017



This is a summary of what our child insurance includes. The insurance also has important limitations. These appear under the heading "Important limitations in the child insurance". You have the right to receive this information before you purchase the insurance and it is therefore important to read it together with the offer so as to obtain a clear picture of the scope of the insurance. We suggest that you also keep this document. You can find the complete terms and conditions on if.se. You can also order a copy by contacting our customer service. Claims are always compensated according to the complete terms and conditions.

All children in Sweden have insurance cover through their preschool or school. But in many municipalities in Sweden the insurance only covers accidents, in spite of the fact that illness is a common cause of children needing insurance. In many cases the municipal insurance is only valid if the accident occurs during school hours or on the way to or from school. The local authority cover may therefore need to be supplemented. With our child insurance, the child receives financial help that makes things easier in the event of serious illness or a serious accident.

SUMMARY – VARIOUS TYPES OF COVER

Medical disability	✓
Financial disability	✓
Dental damage, travel and treatment costs	✓
Incident insurance	✓
Acute compensation	✓
Hospital admission	✓
Home care	✓
Care compensation, periodic sickness compensation	✓
Rehabilitation and practical aids	✓
Financial first aid	✓
Congenital illness	✓
Assault	✓
Crisis	✓
Continuation insurance	✓
Death	✓

WHO DOES THE INSURANCE APPLY TO?

The insurance applies to the child who is stated as being insured in the certificate of insurance and who is resident and on the national population register in Sweden. Compensation is paid to the child if he or she has reached the age of 18. If the child is not yet 18, the compensation may in some cases be paid to either the parent or guardian or into a locked account from which the guardians need approval from the supervisory body at the local authority to make a withdrawal.

WHERE DOES THE INSURANCE APPLY?

The insurance is valid in the Nordic countries. The insurance is also valid during temporary stays of no more than one year outside the Nordic countries. In such a case, no

compensation is paid for dental damage or travel and treatment costs. The insurance may in some cases continue to apply during longer stays outside the Nordic countries. Contact us for information.

WHEN DOES THE INSURANCE APPLY?

The insurance applies 24 hours a day from the time stated in the insurance certificate.

WHAT IS INSURED?

The insurance applies to the items described in the table. Financial disability and congenital illnesses are only covered if it says so in the insurance certificate.

MEDICAL DISABILITY (PERMANENT INJURY)

If the child suffers an illness or accidental injury that leads to medical disability, we pay disability compensation. Medical disability means a permanent reduction in physical or mental bodily function. The reduction is measured as a percentage and is assessed by a doctor with the aid of a table that is used by all insurance companies. The compensation that the child receives is the percentage of the sum insured that corresponds to the degree of medical disability. If the medical disability is at least 20%, we pay enhanced compensation. If you have chosen an insured sum of SEK 1,000,000 and the medical disability is determined to be 40%, you receive SEK 1,000,000. You can choose between four insured sums: SEK 500,000, 1,000,000, 1,500,000 and 2,000,000.

SCARS

Compensation is paid for scarring according to a defined table. The amount of the compensation that is paid depends on the extent of scarring, your age and which insured sum you have chosen.

FINANCIAL DISABILITY (LOSS OF ABILITY TO WORK)

Financial disability applies if the child becomes so injured or so seriously ill that his or her future ability to work is reduced by at least 50%. This is conditional on the illness or accidental injury having also led to medical disability. Compensation for financial disability is paid when all possibilities for work training and rehabilitation have been inves-

tigated. You can choose between three insured sums: SEK 500,000, 1,000,000 and 1,500,000.

DENTAL DAMAGE, TRAVEL AND TREATMENT COSTS

If the child suffers an accident, we compensate the costs of medical and dental appointments, as well as travel caused by the accident.

INCIDENT INSURANCE

We pay a lump sum if the child suffers an accident resulting in serious fracture, ruptured Achilles' tendon or at least 2nd degree burns. The compensation is 0.5% of the sum insured for medical disability.

HOSPITAL ADMISSION

If the child needs care as a hospital in-patient, we pay SEK 600 per day for up to 365 days.

HOME CARE

If, after a period as a hospital in-patient, the child needs continuing care at home for at least 10 days, the insurance pays SEK 600 per day for up to 30 days. The right to compensation ceases when reaching the age of 16.

CARE COMPENSATION, PERIODIC SICKNESS COMPENSATION

If the child is ill for a long period or suffers some form of functional disability, the family may receive from National Insurance a care allowance or temporary parents' allowance for care of a seriously ill child. Care compensation from the child insurance is a supplement to the care allowance. The insurance pays up to SEK 320 per day, depending on the amount of the care allowance being paid. From the age of 18, periodic sickness compensation may be paid if the illness or accidental injury means that the ability to work is reduced by at least 50% for 90 consecutive days. In such a case, compensation is paid from the 91st day.

REHABILITATION AND PRACTICAL AIDS

If, after illness or accident, the child becomes so severely handicapped that the assistance of medical and practical measures is needed, the insurance may pay the cost of these. These may include adaptation of a car or residence, protection from mites, rehabilitation treatment and aids for improving functional ability. The maximum compensation is SEK 225,000.

FINANCIAL FIRST AID

If your child suffers a serious illness, you receive a lump sum to be used for any purpose you wish.

The amount of compensation is SEK 150,000, which is paid to the parent or guardian as soon as a diagnosis has been confirmed by a doctor. The diagnoses for which compensation is paid include specific forms of malign tumour, benign brain tumour, diabetes type 1, multiple sclerosis, serious brain damage, paediatric rheumatism, kidney failure and amputation. Certain mental illnesses and syndromes (F00-F69), such as anxiety, personality disorders and eating disorders are also covered. The diagnosis must be made by a specialist or BUP, the children's and young persons' psychiatry service. Compensation is paid in relation to the amount of care benefit. From the age of 18, there is a right to compensation if the loss of working ability is at least 50% for an unbroken period of 180 days. For diagnoses within F00-F69, mental illness and syndromes, compensation is only paid once during the insurance period.

CONGENITAL ILLNESS

If the child has a congenital illness, we pay a lump sum. The congenital illnesses that are covered include haemophilia, neuropsychiatric disorders (ADHD, Asperger's syndrome, autism etc.), deformity and chromosome disorders. The amount of compensation depends on the amount of care benefit paid by National Insurance and the maximum is SEK 100,000.

ASSAULT

If the child is subjected to rape or sexual assault, the insurance pays a lump sum. Compensation is also paid if the child suffers abuse by a family member. The amount of compensation is SEK 10,000.

CRISIS

We compensate for the cost of crisis therapy if the child suffers a crisis reaction within one year after the death of a close family member, compensated accident or illness, assault, abuse, threat, robbery, rape or bullying. Compensation is paid for a maximum of 10 treatment sessions per claim.

CONTINUATION INSURANCE

When the insurance cover ceases on the annual renewal date on or immediately after the child's 25th birthday, the child is entitled to take out our health and accident insurance without a medical examination, unless otherwise stated in the insurance certificate.

DEATH

In the event of death the insurance pays a lump sum compensation of SEK 50,000.

IMPORTANT LIMITATIONS IN THE CHILD INSURANCE

There are various limitations in the insurance. For example there are conditions that state that the insurance is not valid in certain situations and there are conditions on so-called safety rules – i.e. directions on how you should behave in order to minimise the risk of injury. If the safety rules are not followed, compensation for injury may be reduced by a defined amount. You can find out more about the safety rules that apply to various types of incident by reading the complete insurance terms and conditions on if.se. Some of the most important of these forms of limitation of insurance may be found below.

GENERAL LIMITATIONS:

- The earliest the insurance can begin to be valid is the day after you have sent us a completely filled-in declaration of health. It is therefore important that you take the time to fill it in carefully and send it back to us as quickly as possible.
- The insurance does not apply to illnesses and disabilities that have existed since birth, or that existed or displayed symptoms before the insurance was purchased.
- The insurance does not apply in the event of war or warlike events or with participation in criminal acts or violent activities.
- Neither does the insurance cover accidents that are directly or indirectly caused by nuclear processes.
- The insurance does not cover accidents during sporting activities for which the insured received higher compensation than one basic price amount (approximately SEK 45,000) per year. A basic price amount (prisbasbelopp) is an amount set each year by National Insurance. It is frequently used by insurance companies because it is index linked and therefore does not need to be altered each year.

SPECIFIC LIMITATIONS:

LIMITATION WITH REGARD TO MEDICAL AND FINANCIAL DISABILITY

- The insurance does not apply to certain diagnoses, e.g. dyslexia, acalculia, ADHD, autism, Asperger's syndrome, Tourette's syndrome and autism-like conditions. Certain of these may however be compensated as a congenital illness.

- There are also exceptions for fatigue, depressive conditions, psychomotor development retardation and general developmental disorders.
- If the insurance is purchased after the child's tenth birthday, it does not cover conditions such as anorexia and bulimia for the first two years after purchase.

LIMITATION OF DENTAL DAMAGE, TRAVEL AND TREATMENT COSTS WHEN ABROAD

The insurance does not cover dental damage, travel and treatment costs to a higher amount than the cost of equivalent treatment in Sweden.

LIMITATION FOR INCIDENT INSURANCE

The insurance does not cover fractures more than once during the agreement period.

LIMITATION WITH REGARD TO ACUTE COMPENSATION

The insurance does not cover preplanned hospital stays.

LIMITATION WITH REGARD TO HOSPITAL ADMISSION

The insurance does not cover visits to hospital as an outpatient.

LIMITATION WITH REGARD TO HOME CARE

The insurance does not apply if you receive a care allowance from National Insurance for care in the home.

LIMITATION WITH REGARD TO CARE COMPENSATION, PERIODIC SICKNESS COMPENSATION

- The insurance does not cover care compensation if the "care allowance" or "temporary parents' allowance for care of a seriously ill child" cease.
- The insurance does not cover those illnesses and accidental injuries that are exempted from medical and financial disability cover.

LIMITATION WITH REGARD TO REHABILITATION AND PRACTICAL AIDS

- The insurance does not cover costs that are not incurred for medical reasons and confirmed by a doctor's certificate. The costs must also be approved by us in advance.
- The insurance does not cover mould and damp, central vacuum cleaners, air purifiers and humidifiers, computers, software or computer equipment.

LIMITATION WITH REGARD TO FINANCIAL FIRST AID

- The insurance does not cover a death that occurs within 24 hours after the diagnosis was determined or after the accident occurred.
- The insurance does not cover illness or serious brain damage and the consequences of these if we have previously provided such compensation.

LIMITATION WITH REGARD TO CONGENITAL ILLNESS

The insurance only covers medical conditions that give rise to a care allowance from National Insurance before the 19th birthday.

LIMITATION WITH REGARD TO ASSAULT

The insurance does not cover assault more than once during the agreement period.

LIMITATION WITH REGARD TO CRISIS

- The insurance does not cover treatment outside Sweden.

- The insurance does not cover treatment more than one year after the claim incident.

OUR CHILD INSURANCE KEEPS ITS VALUE

In order to ensure that the insurance is always worth the same, the insured sum is increased each year. If you purchase insurance with an insured sum of SEK 1,000,000 this year, the insurance will provide cover of a corresponding value even in 10 years' time.

EASY TO PAY

You choose the means of payment and the instalment period that suits you best: annual, six-monthly or monthly.

If you choose to receive printed invoices, there is an additional invoicing charge of SEK 25 per invoice. There is no additional invoicing charge if you pay by e-invoice through your internet bank or by Autogiro (direct debit).

WHEN YOU HAVE PURCHASED THE INSURANCE

As soon as the purchase is complete, we send you the insurance certificate and other documents. Remember to check that the information in the insurance certificate is correct. The insurance is valid for 1 year at a time, but is renewed automatically in good time.

IF WE DO NOT AGREE

Firstly, always contact the person who handled the case. A discussion can provide additional information and any misunderstandings can be cleared up.

IF'S CUSTOMER OMBUDSMAN

If you are still not satisfied, up to 6 months after If's decision you can approach the Customer Ombudsman, who can handle most complaints, without charge.

IF'S CUSTOMER PANEL

If you do not agree with the Customer Ombudsman, in certain cases you can take the matter further to our Customer Panel, which is made up of a number of "ordinary" customers who decide how a claim should be decided.

NATIONAL BOARD FOR CONSUMER DISPUTES (ARN)

You can also approach ARN's specialist department for insurance issues.

BOARD FOR INSURANCE OF PERSONS (PERSONFÖRSÄKRINGSNÄMNDEN)

You can also approach the Board for Insurance of Persons, which is an industry organisation for insurance companies that can assist in cases that require a medical opinion.

THE COURTS

As with other disputes, you may also approach a court of law.

ADVICE AND ASSISTANCE WITH COMPLAINTS

For advice and assistance with complaints, you can contact the Swedish Consumer Agency's information service at hallakonsument.se, your local council's consumer advisor or the Swedish Consumers Insurance Bureau at konsumenternas.se.

Advice and assistance with purchasing

Is there any cover that is particularly important for you or would you like to find out more about our child insurance? You are welcome to telephone us on 0771-655 655. For further advice and assistance you can also contact the Swedish Consumer Agency's information service at hallakonsument.se, your local council's consumer advisor or the Swedish Consumers Insurance Bureau at konsumenternas.se. You can also find our more, calculate prices and purchase insurance directly at if.se.